

CLAIMS

What is claimed is:

- 5 1. A computer implemented method for rating a billing event in a real time accounting system, comprising:
 - receiving a billing event for an account;
 - retrieving current usage information for the account; and
 - rating the billing event upon receiving the event, according to the billing event, the
- 10 current usage information, and a usage dependent rating scheme.
2. A method as in claim 1, wherein said volume discount scheme comprises one or more rate step points and two or more tiers, said event having an associated event quantity.
3. A method as in claim 2, wherein rating comprises:
 - 15 determining one or more rates applying to the event; and
 - updating the account.
4. A method as in claim 3, comprising calculating a cost of the event.
- 20 5. A method as in claim 2, wherein rating comprises:
 - determining a current tier responsive to the current accumulated usage information;
 - determining a current tier reservoir; and
 - if the event quantity is less than the tier reservoir , adjusting an account balance responsive to the current tier and the event quantity.
- 25 6. A method as in claim 2, wherein rating comprises:
 - initializing a remaining event quantity;
 - determining a current tier;
 - determining a current tier reservoir;
 - 30 if the event quantity is not less than the tier reservoir performing:
 - calculating a portion cost for a portion of the event quantity equal to the current tier reservoir;

adjusting an account balance by the portion cost;
adjusting the remaining event quantity by the current tier reservoir;
incrementing the current tier;
setting the current tier reservoir to be a distance to a next step point from the

5 incremented current tier;

repeating said steps of calculating, adjusting the account balance, adjusting the remaining event quantity, incrementing and setting until the event quantity is less than the tier reservoir, then performing:

calculating a final portion cost of the remaining event quantity

10 responsive to the current tier;

adjusting the account balance by the final portion cost.

7. A method for providing continuous volume discounting information in a computer implemented accounting system comprising:

15 selecting an account;

performing a look-forward into a rating scheme responsive to account information comprising current accumulated usage information; and

20 sending marketing information to a user associated with the account responsive to performing the look-forward.

8. A method as in claim 7 further comprising storing a result of the performing.

9. A method as in claim 1, further comprising updating the account with the billing event.

25 10. A method as in claim 1, further comprising providing a cost of the event to a source of the event.

11. A method as in claim 10, wherein calculating the cost is performed during the rating.

30 12. A method as in claim 10, wherein calculating the cost is performed after the rating is performed.

13. A method as in claim 10, wherein providing comprises including the cost on a web page.

14. A method as in claim 10, wherein providing comprises sending a communication to a user associated with the account.

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15. A method as in claim 14, wherein the communication is an email message.

16. A method as in claim 1, wherein exactly one rate applies to the event.

10 17. A method as in claim 16, wherein rating the event comprises:

determining the exactly one rate responsive to the current accumulated usage information;

calculating a cost of the event.

18. A method as in claim 2, wherein each said two or more tiers has an associated discount function.

19. A method as in claim 18, wherein each said associated discount function has a constant value.

20. A method as in claim 19, wherein each said constant value represents a discount rate.

21. A method as in claim 2, wherein said one or more rate step points are responsive to a number of events during a period.

22. A method as in claim 21, wherein the number of events is a number of phone calls made, a number of game sessions, or a number of items purchased.

23. A method as in claim 21, wherein said number of events is a number of content items viewed.

24. A method as in claim 23, wherein said content items are news articles or stock quotes.

25. A method as in claim 2, wherein said rate step points are responsive to an amount of usage of a resource associated with the event.

5 26. A method as in claim 25, wherein said amount of usage is a duration.

27. A method as in claim 26, wherein said duration is minutes of a phone call, minutes of connectivity to Internet access, or minutes of connectivity to a gaming service.

10 28. A method as in claim 25, wherein said amount of usage is a number of pages of text viewed or a number of items purchased.

29. A method as in claim 2, wherein said one or more rate step points are responsive to an amount spent.

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30. A method as in claim 2, wherein a cost of the event is determined responsive to a sum of the current accumulated usage information and the event quantity.

31. A method as in claim 30, wherein a table is used in determining said cost.

20 32. A method as in claim 1 wherein the billing event is an inquiry event.

33. A method as in claim 32, further comprising providing the cost to a source of the event.

34. A method as in claim 1 further comprising:

25 performing a look-forward into a rating scheme responsive to the account information comprising current accumulated usage information;

sending marketing information to a source of the event responsive to performing the look-forward.

35. A method as in claim 1, wherein said volume discount scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to information about the event.

5 36. A method as in claim 1, wherein said volume discount scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to the account information.

37. A system for rating a billing event in a real time accounting system, comprising:

10 a processor; and

a computer readable medium coupled to the processor and storing a computer program comprising:

code that receives a billing event for an account;

code that retrieves current usage information for the account; and

15 code that rates the billing event upon receiving the event, according to the billing event, the current usage information, and a usage dependent rating scheme.

38. The system of claim 37, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

39. A system for providing continuous volume discounting information in a computer implemented accounting system, comprising:

a processor;

25 a computer readable medium coupled to the processor and storing a computer program comprising:

code that selects an account;

code that performs a look-forward into a rating scheme responsive to account information comprising current accumulated usage information; and

30 code that sends marketing information to a user associated with the account responsive to performing the look-forward.

40. The system of claim 39, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

5 41. A computer program product for rating an event associated with an account in a computer implemented accounting system, said rating performed according to a volume discount scheme, comprising:

computer code that receives the event at a time of the event;

10 computer code that retrieves account information comprising current accumulated usage information;

computer code that rates the event at a time of receiving the event, said rating performed responsive to the account information and the volume discount scheme; and

a computer readable medium that stores the computer codes.

15 42. The computer program product of claim 41, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

20 43. A computer program product for providing continuous volume discounting information in a computer implemented accounting system, comprising:

computer code that selects an account;

computer code that retrieves current accumulated usage information associated with the account.

25 computer code that performs a look-forward into a rating scheme responsive to account information comprising current accumulated usage information;

computer code that sends marketing information to a user associated with the account responsive to performing the look-forward; and

a computer readable medium that stores the computer codes.

30 44. The computer program product of claim 43, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.